

U.S. Pat. App. Ser. No. 09/809,025  
Attorney Docket No. 12170/6  
Reply to Office Action of October 13, 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Jeffrey LANGE  
Serial No. : 09/809,025  
Filed : March 16, 2001  
For : DIGITAL OPTIONS HAVING DEMAND-BASED,  
ADJUSTABLE RETURNS, AND TRADING EXCHANGE  
THEREFOR

Examiner : Harish T. Dass

Art Unit : 3628

Confirmation No. : 5585

Customer No. : 26646

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 on:

Date: Feb. 13, 2006

Signature: \_\_\_\_\_

**AMENDMENT**

SIR:

This paper addresses the Office Action dated October 13, 2005 (for which the one month extension of the three month response deadline is February 13, 2006). Initially, please amend the above-referenced application as set forth below.

**Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.

**Remarks** begin on page 13 of this paper.

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